

Moreover, Mr. Speaker, 18 million of the uninsured are between the ages of 18 and 34.

Obviously, many of these are uninsured as a matter of choice. They choose not to have coverage, because health insurance in this country is prohibitively expensive and it is not a purchase they wish to make, either because they are young and healthy or because they are willing to roll the dice and take their chances, or, if their employer cannot afford to offer insurance, the regulations on the individual insurance market make purchasing a policy on their own prohibitively expensive.

Fortunately, Mr. Speaker, the Republican leadership of this House has shown the American people how health care can be made more affordable in this country. There are three fundamental avenues that take significant steps toward allowing all Americans to be able to afford health insurance.

The first is Association Health Plans, or AHPs. The House of Representatives last year passed H.R. 525, the Small Business Health Fairness Act. This bill will reduce the cost of health benefits for small businesses and the self-employed by establishing new national Association Health Plans. AHPs currently exist, but they are severely hampered by the administrative burden and high costs of having to comply with 50 different sets of State insurance mandates and regulations. These barriers have made it virtually impossible to start new plans and have forced many of these plans to close, thus greatly limiting the availability of affordable health insurance to our small businessmen and women.

H.R. 525 will strengthen health insurance markets by creating greater competition and more choices of health plans for small businesses. Greater competition will benefit consumers by bringing premiums down and expanding access to coverage. The bill provides AHPs with the opportunity to offer fully insured health plan options under a uniform set of rules across State lines so it will actually expand opportunities for insurance companies to serve these small businesses.

□ 2145

Mr. Speaker, the second avenue that will allow more Americans to purchase health insurance are through health savings accounts.

They were established by the Medicare Modernization Act of 2003. Health savings accounts allow Americans to put aside tax-free dollars with a maximum annual contribution to pay for their health care needs.

These accounts are combined with high-deductible health insurance policies that cover both preventative services as well as catastrophic coverage; and these accounts, Mr. Speaker, grow with the miracle of compound interest.

In 2 years, over 3 million individuals have enrolled in HSAs; and the number of Americans projected to enroll by the

year 2010 increases to, get this, 29 million. In addition, more than one-third of HSA purchasers last year actually had incomes under \$50,000; and one-third of individual HSA purchasers last year were previously in the rolls of the uninsured.

In his State of the Union Address, President Bush announced his plans to build and expand upon those early successes by giving Americans who purchase HSAs the same tax advantage given to employer-sponsored health insurance plans. This is a huge boost for those Americans who are self-employed, unemployed, or they work for companies that do not offer health insurance. It levels the playing field and increases the number of individuals and families with coverage.

Mr. Speaker, the last solution of reducing the number of uninsured Americans is called community health centers. They are vital to enhance medical care in poor communities, where access to regular care is often hardest to come by and where basic primary and preventative services can do an enormous amount to raise standards of living and well-being.

With the support given by the Federal Government over the last several years, our community health centers now have capacity to serve more than 3.5 million additional Americans, with nearly 2 million more served in the next 2 years.

So, Mr. Speaker, it is not national health insurance that we need; and I think I heard one of my colleagues on the other side at the start of these 5 minutes describe that and recommend it. But, as can you see, the leadership in the House of Representatives, we take seriously our responsibility to allow all Americans to purchase health insurance. But our job is not done until all Americans enjoy the comfort and the security of health care insurance.

OMAN-PERU FREE TRADE AGREEMENT

The SPEAKER pro tempore (Mr. GOHMERT). Under a previous order of the House, the gentlewoman from California (Ms. LINDA T. SANCHEZ) is recognized for 5 minutes.

Ms. LINDA T. SANCHEZ of California. Mr. Speaker, a year ago in this body, we were talking about this Central American Free Trade Agreement or CAFTA's terrible labor provisions.

At that time, Member after Member raised serious concerns about CAFTA's failure to protect working people here in the United States and abroad. However, the Bush administration ignored every single one of those serious flaws with the CAFTA trade deal. Now the Bush administration is asking this House to consider the Oman and Peru Free Trade Agreements.

I would call it a new deal, except there is nothing new about it. I have looked at the labor provisions in the deal, Mr. Speaker, and they are identical to those in CAFTA. The adminis-

tration has changed nothing, absolutely nothing at all.

So, Mr. Speaker, again I need to say that there is a message we need to send to the President. The message is very simple: No on the CAFTA model, no to inadequate labor protections, and no to the Oman and Peru agreements.

If you want to protect workers' rights, if you stand for labor protection, if you want to halt job losses in this country, then say no to the CAFTA model, say no to inadequate labor protection, and say no to the Oman and Peru agreements.

The CAFTA model hurts hard-working people here in the United States, in Oman and in Peru. Not surprisingly, the Oman and Peru trade deals will hurt U.S. workers in the same industries that were alienated by CAFTA. It is not a surprise to anyone that I am talking about textiles and sugar production.

The labor standards in Oman and Peru are simply not acceptable. As recently as last year, the Bush administration's very own State Department publicly stated that Oman has an unacceptable standard for the trafficking of people into involuntary labor.

The same was formally acknowledged regarding Peru, including a special note that child labor was a serious problem there.

Honestly, I do not understand this administration. At the same time that the administration negotiated these agreements, it also published a report detailing the extensive labor problems in both of these countries. Even children working in a factory making bricks in Lima, Peru, do not have the legal right to, and I quote the administration's report, "remove themselves from potentially dangerous situations".

We need to say no to the Oman and Peru agreements, not just to protect our labor rights here in the United States but also, importantly, to set the global standard for labor rights around the world.

It was not so long ago that many in this House rejected and argued against CAFTA. Guess what? The arguments against the Oman and Peru agreements are the exact same ones, because it is the exact same agreement.

I ask my colleagues not to be fooled. Do not believe that this is a new approach for trade, because absolutely nothing has changed.

I, for one, am going to stand up again for labor rights here in the United States and abroad, and I encourage my colleagues to do the same.

HONORING JAMES CAVENDER

The SPEAKER pro tempore (Mr. POE). Under a previous order of the House, the gentleman from Texas (Mr. GOHMERT) is recognized for 5 minutes.

Mr. GOHMERT. Mr. Speaker, I rise to honor a great East Texas man who has realized the American dream the old-fashioned way, through a lifetime